

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Stephen Marc Troy	Debtor(s)	CHAPTER 13
M&T BANK	Movant	
vs.		
Stephen Marc Troy	Debtor(s)	NO. 23-00180 HWV
Jack N. Zaharopoulos	Trustee	11 U.S.C. Section 362

**NOTICE OF MOTION, RESPONSE DEADLINE
AND HEARING DATE**

M&T BANK has filed a Motion for Relief from Stay, with the court for Relief from the Automatic Stay of Section 362.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)

1. If you do not want the court to grant the relief sought in the motion, then on or before **May 05, 2023** you or your attorney must do all of the following:

- (a) file an answer explaining your position at:
United States Bankruptcy Court
The Sylvia H. Rambo US Courthouse
1501 North 6th Street, Bankruptcy Courtroom 8, 4th Floor
Harrisburg, PA 17102

If you mail your answer to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

- (b) mail a copy to the movant's attorney:
Denise Carlon, Esq.
KML Law Group, P.C.
Suite 5000 - BNY Independence Center
701 Market Street
Philadelphia, PA 19106-1532

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the court may enter an order granting the relief requested in the motion.

3. A hearing on the motion is scheduled to be held before the Honorable Henry W. Van Eck, the United States Bankruptcy Judge, at United States Bankruptcy Court The Sylvia H. Rambo US Courthouse 1501 North 6th Street, Bankruptcy Courtroom 8, 4th Floor Harrisburg, PA 17102 on **May 23, 2023, at 9:30 AM**, or as soon thereafter as counsel can be heard, to consider the motion.

4. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney named in paragraph 1(b).

5. You may contact the Bankruptcy Clerk's office at 717-901-2800 to find out whether the hearing has been canceled because no one filed an answer.

April 21, 2023

/s/Denise Carlon

Denise Carlon, Esq.

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